

**Fill in this information to identify your case:**

Debtor 1	<b>Lisa Michele Epstein</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	NORTHERN DISTRICT OF CALIFORNIA		
Case number	19-41854		
(if known)			

☒ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1 Meriwest Credit Union</b> <small>Creditor's Name</small>  <b>PO BOX 530953</b> <b>San Jose, CA 95153</b> <small>Number, Street, City, State &amp; Zip Code</small>	<b>\$15,744.00</b>	<b>\$17,484.00</b>	<b>\$0.00</b>
<b>Describe the property that secures the claim:</b> <b>2015 Nissan Xterra 48000 miles</b> <b>Good condition</b>			
<b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed			
<b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <b>AUTO LOAN</b>			
<b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt			
<b>Date debt was incurred</b> <b>2015</b> <b>Last 4 digits of account number</b> <b>0001</b>			

Debtor 1 **Lisa Michele Epstein**

First Name

Middle Name

Last Name

Case number (if known)

**19-41854****2.2 Midland Funding, LLC**

Creditor's Name

**c/o Hunt & Henriques  
Law Office  
151 Bernal Road, Ste #8  
San Jose, CA 95119**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**746 San Gabriel Court Concord, CA  
94518 Contra Costa County  
Debtor's Residence- co-owned with  
Tracy Fletcher**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☒ Judgment lien from a lawsuit☐ Other (including a right to offset)**\$2,661.57****\$773,484.00****\$0.00**

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2017**Last 4 digits of account number **5109****2.3 Patelco Credit Union**

Creditor's Name

**5050 Hopyard Rd  
Pleasanton, CA 94588**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**746 San Gabriel Court Concord, CA  
94518 Contra Costa County  
Debtor's Residence- co-owned with  
Tracy Fletcher**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset) **SECOND MORTGAGE****\$58,291.64****\$773,484.00****\$0.00**

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2015**Last 4 digits of account number **0360**

Debtor 1 **Lisa Michele Epstein**

First Name

Middle Name

Last Name

Case number (if known)

**19-41854**

2.4

**Wells Fargo Home  
Mortgage**

Creditor's Name

**8480 Stagecaoch Circle  
Frederick, MD 21701**

Number, Street, City, State &amp; Zip Code

Describe the property that secures the claim:

**746 San Gabriel Court Concord, CA  
94518 Contra Costa County  
Debtor's Residence- co-owned with  
Tracy Fletcher****\$527,939.00****\$773,484.00****\$0.00**

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**MORTGAGE**

Who owes the debt? Check one.

☐ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☒ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2007**Last 4 digits of account number **7531**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$604,636.21**If this is the last page of your form, add the dollar value totals from all pages.  
Write that number here:**\$604,636.21****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐

Name, Number, Street, City, State &amp; Zip Code

**Patelco Credit Union (Notice)****P.O. Box 2227****Merced, CA 95344-2227**On which line in Part 1 did you enter the creditor? **2.3**

Last 4 digits of account number \_\_\_\_

☐

Name, Number, Street, City, State &amp; Zip Code

**Wells Fargo Home Mortgage (Notice)****4101 Wiseman Blvd #MC-T****San Antonio, TX 78251**On which line in Part 1 did you enter the creditor? **2.4**

Last 4 digits of account number \_\_\_\_